

## INSURANCE PROGRAM EXCLUSIVELY FOR MEMBERS OF



## PROGRAM FEATURES

**GENERAL LIABILITY** to provide coverage and defense in the event of a lawsuit.

**BUSINESS INCOME** to help you restore your business quickly after a loss.

**PROPERTY COVERAGE** tailored to your specific business needs.

**COMMERCIAL AUTO** coverage for vehicles you operate.

**UMBRELLA LIABILITY** to provide additional protection in the event of a catastrophic loss.

## ADDITIONAL COVERAGE OPTION

**WORKERS' COMPENSATION** coverage to support your employees if they are injured on the job.



MMG Insurance offers a comprehensive and competitive insurance program designed for your business.

## PROGRAM BENEFITS

### Premium Savings

By participating in this sponsored insurance program, you will receive a **5% credit** applied to your business insurance premium.

### Utilize Your Insurance Agent

Independent insurance agents appointed with MMG Insurance have access to this insurance program so you can maintain your connection with your local trusted advisor.

### Local Service

MMG Insurance's local, experienced, and knowledgeable underwriting and claims professionals have decades of expertise serving Vermont businesses. In the unfortunate event of a covered loss, our local claims professionals will be there on site to assess the claim and help you through the process.



Protecting your piece of the world



## HOW TO PARTICIPATE

Contact your local independent MMG Insurance agent for more information about VRGA and VSFA insurance programs and for a quote. You must be a VRGA or VSFA member to participate.

### NOT A VRGA OR VSFA MEMBER?

Visit VRGA website at [www.vtrga.org](http://www.vtrga.org), VSFA website [www.vtspecialtyfoods.org](http://www.vtspecialtyfoods.org), or call us at **802.839.1928** for an application.

## THE POWER OF VRGA AND VSFA

VRGA is an association of merchants and trade partners united to promote the sustainable growth of the industry through the educational, economic, and public policy needs of its members. With nearly 800 members representing close to 2,000 retail stores across the state, VRGA's impact can be felt in every community.

VRGA is open to a wide variety of retailers who do business in Vermont and currently represents approximately 800 Vermont retail stores and 250 suppliers to the industry.

VSFA is the leading information resource for all specialty food and beverage producers, service providers, and industry professionals. VSFA supports the growth of specialty food and beverage businesses and the Vermont industry through education, promotion, and statewide and national collaboration.

## MMG INSURANCE

For more than 125 years, protecting your piece of the world has been our mission. MMG Insurance has grown to become a top rated regional property and casualty insurance company in the Northeast with an A.M. Best A (Excellent) rating.



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[www.mmgins.com](http://www.mmgins.com)

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